

SPiRiT OF THE PRESS.

Editorial Opinions of the Leading Journals upon Current Topics—Compiled Every Day for the Evening Telegraph.

WANTED, A REPUBLICAN CANDIDATE FOR THE PRESIDENCY.

From the N. Y. Sun. As long as George H. Thomas was alive, the Republicans had a sure candidate for the election of 1872. No other man could have beaten him. The masses of the people were for him; the radicals honored and trusted him; and the conservatives would have rallied around him with enthusiasm. His nomination would have been equivalent to his election.

Since the death of this great man the bewildered leaders of the Republican party have been vainly scanning the roll of their Presidential aspirants for a name to fill the place made void by the fall of Thomas. The list has become hackneyed and stale, and bears the name of no statesman who has any such hold upon the confidence of the people as the crisis demands. Some shallow politicians believe that Grant will be taken; but no disinterested person with sense in his noddle supposes that Grant can be available. General Grant himself, of course, does not think anything is the matter with his prospects; and what dispenser of patronage, breathing the incense of adulation, ever could be expected to see that his role was played out, till the fall of the remorseless curtain that shut out all hope for the future? Franklin Pierce, rather a shrewd politician, and not over sanguine, could not be made to believe that the Democracy were not going to renominate him until the telegraph told him that his vote in the Cincinnati Convention had dwindled down to 43. The flattery of office-holders and office-beggars has added brains a great deal larger and clearer than Grant's.

In this condition of affairs a singular change is coming over the minds of the more intelligent and prudent members of the Republican party. They are turning their eyes back to their ancient champion, Salmon P. Chase. For a year or two past Chief Justice Chase has been counted as a Democrat. In the impeachment of Andrew Johnson he broke with the extreme radicals, and thereby did the Republican party a service which all sensible men among them will now acknowledge. But this does not constitute the reason why thoughtful Republicans are led to inquire whether it would not be better to make friends with Judge Chase once again, with a view to running him for President in 1872. The fact is that on the essential doctrine of Republicanism, as it stands to-day, there is no man in the country sounder than Judge Chase. He is a Republican, and not a Democrat. We mean, of course, the great principle of universal suffrage as set forth in the fifteenth amendment. Opposition to that principle a considerable body of clamorous, stupid old Democrats, who have nicknamed themselves "the Democracy," are very weakly, and the main issue in the next Presidential campaign, and who so fit to lead the Republicans in such a fight as Salmon P. Chase?

But even this does not constitute the most powerful among the motives which are leading so many intelligent Republicans to look to the Chief Justice as a possible candidate for 1872. The great reason is that Judge Chase can certainly be elected. This renders the movement we are speaking of one of the most interesting ever developed in our political history. It may not result in the actual nomination of the Chief Justice by the Republican party, because there are plenty of Democrats in that organization as well as among the Democracy. But it affords a most impressive illustration of the present rather chaotic state of politics among us, and of the scarcity of commanding talent and popular availability, that any number of Republicans should perceive that they cannot possibly be so safe with any other candidate as with the Chief Justice.

PARERA-ROSA AND THE CHICAGO ORPHANS.

From the Cleveland Leader. The Chicago papers seem quite out of humor with Madame Parera-Rosa because that lady recently declined to sing in opera for the benefit of an orphan asylum in that city. Mr. Hess, her agent, explained, upon conveying the refusal, that Madame Rosa was hoarse and overworked, and that though she felt very kindly toward Chicago, she was at present compelled to decline. At this the papers have very ill-naturedly reminded Parera of the fine audiences which Chicago has always turned out to listen to her, and suggests that gratitude for such earnest appreciation should have yielded to no slight a request. None of these malcontents seem to remember that if Parera has enjoyed large audiences everywhere, she has given more as an equivalent than any singer Chicago has ever heard. The Garden City is not given to investing its currency lavishly without tolerably certain prospects of a profitable return, and this principle obtains in music as well as in stock and real estate. While, therefore, it would have been a gracious act for Madame Rosa to have sung for the orphans, it was a matter in which she was fully entitled to act her own pleasure without being abused for it. Chicago has no better right to blackmail a singer or an actor than Republican election committees have to demand of their local newspapers unlimited free printing and advertising on the ground that Republicans are the leading subscribers to those papers. Just as every good newspaper gives to its subscriber his money's worth, so Parera gives a full equivalent to the audiences who buy seats at her entertainment. If the newspaper sees fit to advertise, or the cantatrice to sing, for charitable purposes, that is her own affair. In either case, it is a free gift which no one has a right to abuse them for giving or not giving.

WANTED—A POLICY.

From the Baltimore American. With Andrew Johnson expired the policy of modern Democracy. That "humble individual" had one, but it failed to secure from less those who took a lien upon it—but it is hardly generous to revive such recollections. At present our good Democratic brethren are sorely posed. They want something to insure them, and a risk on the life of the party is what no company, not even one of the buckram, can guarantee now, even who will do almost anything for the sake of business, will take. As for one against five, there is a conviction that too much whiskey lies around loose for risk, and an accidental is out of the question. As for a marine policy, none is ever taken on Salt river craft. Seriously, it is to-day the most wo-begone specimen of a party that has ever stood before the public. It is muddled about finance. Its leaders would like to write "reproduction," but dare not, for they know the temper of the men who must furnish the money for their next campaign will not endure that.

They know also that the taxation of United States bonds involves the same deadly peril. Tax the bonds of Belmont, Tweed, Hoffman & Co., and who will pay for the drinks in November, 1872? And without drinks—but the possible contingency is frightful. It is almost as bad about the tariff. There is absolutely a hesitation about using the old war-ry of free trade.

But the saddest muddle is the fifteenth amendment! It is confusing to a degree—indeed, to several degrees. "Negro" cannot be spelled with "2 g's, and how else can they spell it? Is not that the ripe, traditional method? Was it not the orthography of good old times, when they sold well and constituted the assets? Was it not the orthography of those conservators of the social status—auctions of men, and women, and babies? How give up that good old ripe—not to say rotten—method?

Next to the question of "g" or "ig" is Harris. Never, since the caudle of Sairy Gamp went out, was there such a bother over the name Harris as there is this day in Maryland. He is now believed to have been the "husband's brother" of Sairy's devoted friend whom she describes as "marked with a mud bull in Wellington boots on his left arm." And the mud bull is rampant. It is also believed there was a double "g" tattooed at the same time, for Sairy's husband said "Harris had it done afore marriage at ten and six, and wore it faithful next to his heart, until the color run, when the money was declined to be give back, and no agreement could be come to." What shall be done with Harris? If he is not to be sent to Congress, the true, staunch Democracy bolt. With them it is "2 g's and Harris," or nothing. If sent, the Conservatives, once sold and once betrayed, are outraged. For them Harris sings no Swan-like notes. Harris is a representative man, and as Harris is dealt with, so are representative men and representative questions disposed of by the ancient Democracy, which picturesquely stands with its back to the future and its face to the past. The American must come to Harris' aid; and does so, expecting, of course, his gratitude. It would say confidentially to its many Democratic readers—Better take Harris. He is a thorough "2 g" man. His position is clearly defined. Then you owe it to him. You know how and where he stood during the "late unpleasantness," and it will be ungrateful to cast him overboard. Besides that, it will be more moral if it will be wiser, to do that the effort to secure the colored voter by bad whisky is abandoned. Better take Harris. It will be equivalent to giving up the contest, and, though it will favor somewhat of a retreat with colors afloat, will yet leave the ground clear. By all means, Harris. It shows the "disproportion" to be ugly, but will amount to nothing, which will secure consistency and harmlessness.

To come back to "Policy," from which a diversion was made by Harris—who, by the way, is just now the most diverting man in the country—we urge the early adoption of a policy on this subject. We very well know that Democracy is not so blind as to mean armed resistance to the fifteenth amendment. But is it meant to defeat its operation by strategic foils? To prevent registration? Is it meant to set it aside by judicial decisions? Is it meant to carry, for instance, Maryland, by the aid of promises made to colored voters, and then seek the rescinding of the amendment and the remaining of the colored voter to vassalage, if not slavery?

In brief, up to the proclamation of the President, the entire Democratic party stood in avowed hostility to the amendment, and did its utmost to prevent its ratification. Does it occupy the same ground to-day? Colored voters, no more than white ones, can be driven with bandaged eyes.

We are approaching a Congressional election. It is time to learn where the parties agree and where they differ. The attitude of the Republican party is known. It needs no declaration of its purpose to carry out in good faith the intent of the fifteenth amendment. That is as well known as its unflinching determination to pay off the national debt. How stand our Democratic friends?

THE FUTURE OF RAILROADS.

From the N. Y. World. Governor Palmer, of Illinois, in a letter to the convention of farmers, recently held at Bloomington, in that State, suggests a method by which the carrying business of railroads may be thrown open to the largest competition, without detriment to the company, and to the great benefit of the producer. This letter the Chicago Tribune quotes, with extended and favorable comment. The Governor's plan is not new—in fact it is identical with that advocated by the late Luman Sherwood, who died in this city a little more than a year ago. It may be briefly stated thus: There is no necessary connection between the ownership and the management of a railroad and the business of a common carrier, and the same principles may be made to apply in its management which regulate the business of the turnpike and the canal. Railroad tracks may be converted "into common highways upon which all competing parties who choose may put and run their rolling stock, at such prices as they choose," paying the company for the use of the road and the motive power, thus giving rise to competition between the common carriers on the same road, in addition to the competition between the different roads. Illustrations of this system are not wanting. The various express companies and the proprietors of sleeping and drawing-room cars put on their own stock and maintain it at their own cost, paying the road only for the use of the track and the locomotives. On the street railroads in some cities, and for short distances at various points in this city, two or more companies run their cars on the same track, thus creating competition, greatly conducive to the comfort and convenience of the travelling public. On some of the railroads in Pennsylvania the merchants doing business in the towns along the line have their own freight cars, which are switched on to side tracks leading into their warehouses. The plan of the Illinois Governor would give to this system the broadest application, by compelling the railroads to admit all freight cars and coaches on terms equally favorable—applying strictly the principle of the common law now applicable to turnpikes, ferries, etc.

The general adoption of this suggestion would doubtless create an entire revolution in the freight business of the country, necessitating many minor changes in the management of railroads. The most obvious requirement would be a uniform rate of speed for all trains, to prevent danger of

accidents which would arise from the largely increased traffic. This, in time, would lead to the multiplication of tracks, so that rapid express and lumbering freight and cattle trains might go safely and securely over the same road, neither interfering with the business or the safety of the other.

A VERY IMPARTIAL MAN.

From the N. Y. Times. Mr. Oliver Johnson, a writer in that peculiarly "religious" paper, the Independent, testified on Thursday, on oath, that he contributed one or two paragraphs to the Independent on the subject of the McFarland case a few days after the shooting occurred. He swore that those articles were not intended to take any particular side. Now let us test this statement.

In the Independent of December 9 there is a long article full of denunciations of McFarland, and apologies for his wife and Richardson. The shooting was spoken of as a murder "perpetrated in cold blood. It bears all the deliberate evidences of malice aforethought. It was the fulfillment of a long-harbored revenge, with much more to the same effect. Is this what Mr. Johnson calls "taking neither side?" To most men it will seem like pronouncing a positive decision on every important issue in the case.

The week following the assassination a long paragraph appeared in the Independent, in which Mr. Richardson was described as a "high-toned, honorable man," while of McFarland the writer said, "he must be regarded simply as a murderer, and should be dealt with accordingly." Is this what Mr. Oliver Johnson means by "taking neither side?" In the same article McFarland was called a "bloody-minded man," and yet Mr. Oliver Johnson states on his oath that he was a friend of McFarland's, and did not write to prejudice the case. A letter of Mr. Oliver Johnson's was put in evidence, in which he applied to Mrs. McFarland language which, in Holy Writ, is used to describe the Redeemer of mankind. Is this what people expect from a "religious" writer, or from a paper which wears the cloak of religion, and under that disguise endeavors to do a stroke of business by puffing off bubble speculations?

Is it not clear from the above extracts that Mr. Oliver Johnson, or the Independent, or both, strove in every way before the present trial began to prejudge the case of McFarland, and to hunt him down at all costs? Said the Sun the other day, "If the editor of the Independent is anxious to get at the true and honest sentiment of this community, let him pin the name of his paper on the front of his hat, and be about the court house." That advice will not be taken during the present trial.

SCANDALIZING RELIGION.

From the N. Y. Commercial Advertiser.

We submit that it is about time for the New York Independent to throw off the garb surrounding it, and show its true colors. To speak plainly, it has played the "religious dodge" long enough. Here is a journal which, claiming to be a religious guide to point sinners to the straight and narrow road, disseminates the most pernicious doctrines and scandalizes the cause of Christ. Under the disguise of piety, this sheet openly advocates the abolition of the marriage ties, and the union of "affinities," inserts advertisements which would be refused by a respectable secular paper, indulges in disgusting word-ants, encourages "free thinking" in the worst acceptance of the term, and in various other ways seeks to break down the barriers of religion and morality, and to hasten the coming of an era of unbridled license. It is emphatically a "religious paper," with religion left out, grasping the horns of the altar with one hand and stretching forth to the other the temple of the money-changers. What kind of religion is associated in the conduct of this sheet may be inferred from the following letter, written by one of them to Mrs. McFarland, and read in court last Friday:—"INDEPENDENT OFFICE, NEW YORK, Aug. 29, 1866.—My Dear Mrs. McFarland:—Pardon me! I have been at home for more than a week, and my promise to send you the Independent has not been fulfilled. You will find them, however, in the same envelope with this note, and I trust they will be blessed to your mental consolation. They have been the means of converting a great many sinners, of whom you are the chief among ten thousand, and the one altogether lovely, and of such is the Kingdom of Heaven."

We here have the managing editor of a self-proclaimed religious paper indulging in the most blasphemous language, and applying to a woman who was heartless, if nothing more, the scriptural term applied to Christ. We have nothing to do with the religious tenets of any one. We protest, however, against men who boldly disavow their belief in the holy writ claiming to edit religious journals, and, at the same time, comprising the foundation of morality and religion. We protest against men placing themselves upon the watch-towers of Zion to make themselves conspicuous, and not Him whom yonked do not worship. We protest against men setting themselves up before the public as teachers and trainers who privately ridicule religion and assume infidel social gatherings by delivering mock prayers upon the benediction.

The Independent can say whatever seemeth best to it, and resort to all manner of clapnet for increasing its revenues. That is its own business. When, however, the Independent claims patronage and support as a religious journal, it obtains money under false pretenses, and deserves public condemnation for so doing.

SHALL WOMEN ATTEND CLINICS?

From the N. Y. Tribune. We are all the more concerned for the result of the election at the Pennsylvania Hospital to-day, in which the right of women students of medicine to be present at the clinical lectures of that institution is to be determined, since there is just reason for serious fear that their banishment from the clinics there will be followed by their exclusion from Bellevue and other hospitals throughout the country. This would be a deplorable result in every aspect in which we may view it. The issue is of importance not merely to the young ladies who demand the right to the most comprehensive instruction in the profession they have chosen, but to society, whose security in large degree depends on the thoroughness of the medical education which is sought. There is cause to be glad, for this latter reason, that society and not the medical fraternity will be called upon to decide the question at the Philadelphia election. As we are informed, the contributors to the Pennsylvania Hospital who are to vote on the issue are largely mothers and their children. Any person contributing the sum of thirty dollars to the hospital is entitled to a vote for life in the election of its managers and the decision of questions like the one in issue. Many parents have made contributions in the names of children still minors, but these, we are told, are entitled to vote, and we hope will vote in the interests of society for the admission of women to clinics. The lady contributors have never heretofore voted at all, but for the sake of themselves and their struggling sisters, we

hope they will do so now. There has been an effort made to discourage them on the foolish ground that for them to vote will give color to the charge that the managers are encouraging "Women's Rights." We are not ourselves ardent admirers of the class of ladies who have been prominent agitators for what are misnamed "women's rights," but we are heartily in favor of giving each and every one of us every opportunity for acquiring an education that makes her an independent, useful member of society, and a positive, not mere negative advocate and agent of social reform and advancement. After all that is said, the real issue involved in this election is simply whether or not women shall have a larger liberty to do good, and that they may be so far enfranchised ought to be the wish of every true man and woman. There is little doubt that the medical practitioners who oppose the admission of women to the clinics will take advantage at the Philadelphia election of the votes of their children, and perhaps their wives. Let the women and children who favor the admission of women students see that their votes are not uncoupled on the other side. And since they cannot vote by proxy, let them be sure to attend the election to-day.

We have examined with care two pamphlets put forth anonymously in the interest of those who oppose the admission of the women, and have searched them in vain for a plausible argument. There are many misstatements of facts, evidence to the most casual reader. Beyond certain weak efforts at satire, in which neither wit nor point is apparent, and a great deal of abuse of the Quaker gentlemen who have long managed and largely supported the Pennsylvania Hospital, we can find nothing that deserves to be stated or is worthy of reply. Very few of the large-minded persons who were wise enough to direct their charity to the noble purpose of supporting such an institution as the Pennsylvania Hospital will be deceived by the specious reasoning of those pamphlets.

We published on Saturday a second communication from "A Mother" on this subject. It is a strong argument in favor of admitting women to clinical lectures that, in time, their presence will redeem those scenes from much that is indecent and disgraceful. The ribaldry and profanity on the part of male students, and the display of heartlessness by the professors, are often far more degrading than can possibly be the exposure of the human form. It would be a gross slander on our men's nature to believe that the presence of women on the benches will not at once curb this wanton and wicked spirit.

SPECIAL NOTICES.

"AT THE PILGRIM YOU CAN BUY 'Pilgrim's Progress,' 10 cents; also, 'The Golden Stairs,' and 'My God in Heaven,' as sung by Mr. and Mrs. Hayes. 42 3/4

OFFICE OF THE LEHIGH COAL AND NAVIGATION COMPANY.

PHILADELPHIA, April 18, 1870. The Annual Meeting of the Stockholders of the Lehigh Coal and Navigation Company will be held at the Rooms of the Board of Trade, CHESTNUT, above Fifth Street, north side, on TUESDAY, the 10th day of May next, at 10 o'clock A. M.; after which an election will be held for President and Board of Managers to serve for the ensuing year.

The polls will close at 1 o'clock P. M. 42 3/4 E. W. CLARK, President.

PHILADELPHIA AND SOUTHERN MAIL STEAMSHIP CO., OFFICE, No. 120 S. THIRD STREET.

PHILADELPHIA, April 28, 1870. From this date goods intended for Mobile or points beyond New Orleans reached by our connecting lines, may be well strapped if in boxes, and securely covered if in bales, otherwise they will not be accepted by this company. WM. L. JAMES, General Agent. 42 3/4

ON AND AFTER SUNDAY, 17TH APRIL, THE SPRUCE AND PINE STREETS PASSENGER RAILWAY COMPANY will run their cars through from the Exchange to Fairmount Park for one fare. 41 1/2

NOTICE IS HEREBY GIVEN TO THE MEMBERS OF THE CAPITAL STOCK OF THE "PLAINS BANK" that a meeting will be held at No. 144 S. SIXTH STREET, on THURSDAY, the 8th day of May next, at 10 o'clock A. M., for the purpose of organizing said Bank and electing officers and directors.

D. H. MCNINLEY, CHARLES A. MILLER, E. M. BARCLAY, SAMUEL H. LEVY. 42 3/4

CAMDEN AND AMBOY RAILROAD AND TRANSPORTATION COMPANY.

OFFICE, TRENTON, N. J., April 11, 1870. The Annual Meeting of the Stockholders of the Camden and Amboy Railroad and Transportation Company will be held at the Rooms of the Board of Trade, CHESTNUT, above Fifth Street, north side, on TUESDAY, the 10th day of May, 1870, at 10 o'clock A. M., for the election of seven Directors to serve for the ensuing year.

SAMUEL H. LEVY, Secretary. C. A. R. & T. CO. 41 1/2

TREGO'S TEABERRY TOOTHWASH.

It is the most pleasant, cheapest and best dentifrice extant. It is warranted free from injurious ingredients. It preserves and whitens the Teeth! It invigorates and soothes the Gums! It Purifies and Perfumes the Breath! It prevents Accumulations of Tartar! It Cleanses and Purifies Artificial Teeth! It is a Superior Article for Children! Sold by all Druggists and Dentists.

32 1/2m Cor. NINTH AND CHESTNUT STS., Philadelphia. A. M. WILSON, Druggist, Proprietor. 42 3/4

BATCHLOR'S HAIR DYE.—THIS splendid Hair Dye is the best in the world. Harmless, reliable, instantaneous, does not contain lead, nor any toxic poison to produce permanent color. It holds its integrity as the only Perfect Hair Dye.—Black or Brown. Sold by all Druggists. Applied at No. 10 BOND STREET, New York. 42 3/4

WARDALE G. MCALLISTER, Attorney and Counselor at Law, No. 100 N. BROADWAY, New York.

HEADQUARTERS FOR EXTRACTING Teeth with FRANK'S NITROUS-OXIDE GAS. Absolutely no pain. Dr. F. R. THOMAS, formerly operator at the Cotton Building, Grocers' Exchange, and Mutual Building, has removed his office to No. 911 WALNUT STREET. 42 3/4

QUEEN FIRE INSURANCE COMPANY, LONDON AND LIVERPOOL. CAPITAL, \$5,000,000. SABLE, NINTH AND WALNUT STREETS. 29

PENNICE COMPANY OF PHILADELPHIA. Incorporated 1858. OFFICERS, S. W. Corner FOURTH and LIBRARY, No. 48 North TWENTY-FIRST STREET. Shipping Dept., SPRUCE STREET WHARF, Schuylkill River. CHAS. J. WOLBERT, President. CHAS. B. REES, Superintendent. 280 60tp

COAL.—NEWBORN BRAND PERCIVAL E. BELL & CO., DEALERS IN Lehigh and Schuylkill Coal. DEPOT: No. 128 North NINTH Street, West Side, below Master. Branch Office, No. 407 RICHMOND Street. 17

MEDICAL.—NEW DISCOVERY.—ELIXIR J. F. BERNARDI.—TONIC, STIMULANT, ANTIDOTIC. The several observations made by the best physicians of the Faculté de Paris have proved that the sickness arising from impurement of the blood or nervous debility, viz.:—Anæmia, Chlorosis, Sympthymia, Phthisis, Diarrhoea, Albuminuria, Scrophulous, General Depress—A BERNARDI, No. 81 CHARD Street, 3d Sect. For sale by all respectable druggists. 31 1/2

STEAMBOAT LINES.—FOR CHESTER, HOOK, AND WILMINGTON.—The Steamer S. M. FRELINGHOOP leaves CHESTNUT STREET WHARF at 10 A. M. and 5 P. M.; leaves WILMINGTON at 9 A. M. and 4 P. M. Fare to Philadelphia 41 1/2. 41 1/2

INSURANCE. DELAWARE MUTUAL SAFETY INSURANCE COMPANY, Incorporated by the Legislature of Pennsylvania, 1836.

Office southeast corner of THIRD and WALNUT Streets, Philadelphia. MARINE INSURANCES. On Vessels, Cargo and Freight to all parts of the world. INLAND INSURANCES. On goods by river, canal, lake and carriage to all parts of the Union. FIRE INSURANCES. Merchandise stored in stores, Dwellings, Houses, etc.

ASSETS OF THE COMPANY November 1, 1869.

Table with 2 columns: Description and Amount. Includes items like \$200,000 United States Five Per Cent Loan, \$100,000 United States Six Per Cent Loan, \$50,000 United States Six Per Cent Loan, \$200,000 State of Pennsylvania Six Per Cent Loan, \$200,000 City of Philadelphia Six Per Cent Loan, \$100,000 State of New Jersey Six Per Cent Loan, \$50,000 Pennsylvania Railroad First Mortgage Six Per Cent Bonds, \$50,000 Pennsylvania Railroad Second mortgage six per cent Bonds, \$50,000 Western Pennsylvania Railroad Mortgage Six Per Cent Bonds, \$50,000 City of Philadelphia Six Per Cent Loan, \$50,000 State of Tennessee Five Per Cent Loan, \$7,000 State of Tennessee Six Per Cent Loan, \$15,000 Pennsylvania Railroad Company 50 shares stock, \$14,000, \$5,000 North Pennsylvania Railroad Company, 100 shares stock, \$3,000, \$10,000 Philadelphia and Southern Mail Steamship Company, 50 shares stock, \$7,500, \$46,000 Loans on Bond and Mortgage, first liens on City Properties, \$46,000.

LIABILITIES OF THE COMPANY November 1, 1869.

Table with 2 columns: Description and Amount. Includes items like Real Estate, \$28,000, Bills Receivable for Insurance Risks, \$28,700, Balance due at Agencies, \$28,700, Premiums on Marine Policies, Accrued Interest, and other due from the Company, \$5,970, Stock, Scrip, etc., of Sundry Corporations, \$7,940, Cash in Bank, \$165,318-98, Cash in Drawer, \$73-26, Total, \$1,502,100-04.

DIRECTORS.

Thomas C. Hand, John D. Taylor, Edmund A. Sonder, James Traquair, Henry Sloan, Henry C. Dallett, Jr., James G. Seal, William C. Ludwig, Joseph H. Hall, Hugh Craig, John D. Taylor, George W. Bernard, William C. Houston, Samuel E. Stokes, William G. Boulton, Edward Darlington, H. Jones Brooke, Edward Lafourcade, Jacob H. Jones, James B. McFarland, Joshua P. Eyer, Spencer Melvin, J. B. Semple, Pittsburg, A. B. Berger, Pittsburg, D. T. Morgan, Pittsburg, THOMAS C. HAND, President. JOHN C. DAVIS, Vice-President. HENRY LYLBURN, Secretary. HENRY BELL, Assistant Secretary. 11

HOMESTEAD LIFE INSURANCE COMPANY.

Policies Issued on all the Ordinary Plans, AT LOW RATES OF PREMIUM, With full participation in the Profits. All Policies Non-Forfeitable. Full Cash Surrender Indorsed on Each Policy. NO RESTRICTIONS AS TO TRAVEL OR RESIDENCE. The form of policy adopted is a plain and simple contract, precise and definite in its terms, and free from ambiguous conditions and restrictions. Special attention is called to the HOMESTEAD PLAN of this Company, offering the COMBINED ADVANTAGES OF THE Building Association and OF Life Insurance. Every Policy Holder Secures a House of His Own. Descriptive Pamphlets, with Rates, furnished on application to the Company. OFFICE, N. W. corner Seventh and Chestnut Sts., PHILADELPHIA. WILLIAM M. SKYFERT, President. LAURENCE MYERS, Vice-President. R. W. DORPHEY, Secretary. D. HAYES AGNEW, M. D., WILLIAM L. HIRST, Medical Director. 42 3/4

1829. CHARTER PERPETUAL 1870. Franklin Fire Insurance Company OF PHILADELPHIA.

Office, Nos. 435 and 437 CHESTNUT ST. Assets Jan. 1, '70, \$2,825,731 '67

CAPITAL, \$1,000,000. ACCRUED SURPLUS AND PREMIUMS, \$4,287,717-77. INCOME FOR 1869, \$210,000. LOSSES PAID IN 1869, \$144,958-32. Losses paid since 1829 over \$5,500,000. Perpetual and Temporary Policies on Liberal Terms. The Company also issues policies upon the Bonds of all kinds of Buildings, Grocers' Exchange, and Mutual Buildings. The "FRANKLIN" has NO DISPUTED CLAIMS. DIRECTORS, Alfred Baker, Samuel Grant, George W. Richards, George J. Dale, George J. Dale, ALFRED BAKER, President. GEORGE J. DALE, Vice-President. JAMES W. McALLISTER, Secretary. THE PENNSYLVANIA FIRE INSURANCE COMPANY. Incorporated 1852—Charter Perpetual. No. 210 WALNUT STREET, opposite Independence Square. This Company is favorably known to the community for over forty years, continues to insure against loss or damage by fire on all kinds of Buildings, either permanently or for a limited time. Also on Furniture, Stocks of Goods, and Merchandise, generally, on other terms. Their capital, together with a large Surplus Fund, is invested in the most careful manner, which enables them to offer to the insured an undoubted security in the case of loss. DIRECTORS, Daniel Smith, Jr., President. WM. C. CROWELL, Secretary. 30

THE ENTERPRISE INSURANCE CO. OF PHILADELPHIA.

Office S. W. corner of FOURTH and WALNUT Streets. PERPETUAL AND TEMPORARY POLICIES ISSUED. CASH CAPITAL (paid up in full) \$300,000.00. Cash Assets, Jan. 1, 1870, \$243,365-11. DIRECTORS, F. Hatchford Starr, S. Livingston Eringer, John M. Wood, Wm. G. Boulton, Daniel Smith, Jr., Charles Wheeler, George H. Stuart, Thomas H. Montgomery, John H. Brown, James M. Arcton, F. KAYLOR STARR, President. THOMAS H. MONTGOMERY, Vice-President. ALICE W. WILSON, Secretary. JACOB E. PETERSON, Assistant Secretary. 30

INSURANCE COMPANY NORTH AMERICA.

Incorporated 1794. Charter Perpetual.

CAPITAL, \$500,000. ASSETS, \$2,783,581.

Losses paid since organization, \$23,000,000. Receipts of Premiums, 1869, \$1,911,837-45. Interest from Investments, '69, 114,690-74. Losses paid, 1869, \$2,106,534-19. \$1,035,356-84

Statement of the Assets.

Table with 2 columns: Description and Amount. Includes items like First Mortgage on City Property, \$766,400, United States Government and other Loans, \$1,128,546, Railroad, Bank and Canal Stocks, \$57,700, Cash in Bank and Office, \$2,569, Loans on Collateral Security, \$41,000, Notes Receivable, mostly Marine Premiums, \$31,944, Accrued Interest, \$30,587, Premiums in course of transmission, \$5,100, Unsettled Marine Premiums, \$5,100, Real Estate, Office of Company, Philadelphia, \$30,000, Total, \$2,783,581.

DIRECTORS.

Arthur G. Coffin, President. CHARLES PLATT, Vice-President. MATTHIAS MARIS, Secretary. C. H. KEESBY, Assistant Secretary. 24

ASBURY LIFE INSURANCE CO., N. Y.

Number of Policies issued by the five largest New York Companies during the first years of their existence:—

Table with 2 columns: Company Name and Number of Policies. Includes items like MUTUAL, 1092; NEW YORK, 1091; MANHATTAN, 963; KNICKERBOCKER, 629; ASBURY, 586.

ASBURY HAS ISSUED 2600 POLICIES, INSURING NEARLY \$5,000,000.

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FAME INSURANCE COMPANY.

No. 809 CHESTNUT STREET. INCORPORATED 1856. CHARTER PERPETUAL. CAPITAL, \$200,000. FIRE INSURANCE EXCLUSIVELY. Insurance against Loss of Damage by Fire either by Perpetual or Temporary Policies. DIRECTORS, Charles Richardson, Robert Pearce, William H. Rhawn, John Kessler, Jr., William M. Seyfert, Edward H. Orne, John F. Smith, Charles Stokes, Nathan Johns, John W. Ervman, George A. B. Mendenhall, PETER W. RICHARDSON, President. WILLIAM H. RIAWAN, Vice-President. WILLIAMS L. BLANCHARD, Secretary. 723

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